

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for managing a financial account for a customer, comprising:

detecting non-credit behavior of the customer, the detected non-credit behavior associated with and benefiting an enterprise;

determining a reward associated with the financial account for the customer based on the detected non-credit behavior;

providing an offer to the enterprise, the offer comprising an offer to provide the reward to the financial account for the customer in exchange for the customer to further engage in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer;

soliciting, based upon the contact information, the customer to open the financial account;

notifying the customer of the determined reward; and

opening the financial account based upon a response to the solicitation.

2. (Currently Amended) The method of claim 1, further comprising evaluating ~~the~~ a credit risk of the financial account based upon ~~the~~ a frequency at which the non-credit behavior is detected.

3. (Currently Amended) The method of claim 2, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than ~~the an~~ interest rate of the financial account prior to the evaluation, a credit limit higher than ~~the~~ a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

Claims 4 and 5 (Cancelled).

6. (Currently Amended) The method of claim 5 1, wherein ~~arranging the relationship with the enterprise further comprises providing the determined reward for the financial account comprises~~ at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

7. (Currently Amended) The method of claim [[4]] 1, wherein ~~arranging the relationship with the enterprise further comprises comprising:~~

~~making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;~~

~~receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer; and~~

associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

8. (Currently Amended) The method of claim 1, wherein detecting the non-credit behavior of the customer further comprises receiving a voucher subsequent to ~~the~~ a performance of the non-credit behavior.

9. (Original) The method of claim 8, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the enterprise.

10. (Original) The method of claim 8, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the customer.

11. (Currently Amended) The method of claim 1, wherein detecting the non-credit behavior of the customer further comprises receiving an electronic file subsequent to ~~the~~ a performance of the non-credit behavior, the electronic file comprising a

description of the non-credit behavior and an identification of the customer, the identification of the customer obtained by reading an indicia presented by the customer.

Claim 12 (Cancelled).

13. (Original) The method of claim 1, wherein detecting the non-credit behavior of the customer further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

14. (Original) The method of claim 1, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

15. (Currently Amended) The method of claim 1, wherein the enterprise comprises at least ~~or~~ one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

16. (Currently Amended) A system for managing a financial account for a customer, comprising:

a component for detecting non-credit behavior of the customer, the detected non-credit behavior associated with and benefiting an enterprise;

a component for determining a reward associated with the financial account for the customer based on the detected non-credit behavior;

a component for providing an offer to the enterprise, the offer comprising an offer to provide the reward to the financial account for the customer in exchange for the customer to further engage in the non-credit behavior;

a component for receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer;

a component for soliciting, based upon the contact information, the customer to open the financial account;

a component for notifying the customer of the determined reward; and

a component for opening the financial account based upon a response to the solicitation.

17. (Currently Amended) The system of claim 16, further comprising a component for evaluating ~~the~~ a credit risk of the financial account based upon ~~the~~ a frequency at which the non-credit behavior is detected.

18. (Currently Amended) The system of claim 17, wherein the component for evaluating the credit risk of the financial account is further configured for, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than ~~the~~ an interest rate of the financial account prior to the evaluation, a

credit limit higher than ~~the a~~ credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

Claims 19 and 20 (Cancelled).

21. (Currently Amended) The system of claim 16, wherein the ~~component for arranging the relationship with the enterprise is further configured for providing determined reward for the financial account comprises~~ at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

22. (Currently Amended) The system of claim 16, wherein the ~~component for arranging the relationship with the enterprise is further configured for comprises: making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior; receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer; and~~

a component for associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

23. (Currently Amended) The system of claim 16, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving a voucher subsequent to ~~the a~~ performance of the non-credit behavior.

24. (Original) The system of claim 23, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving the voucher from the enterprise.

25. (Original) The system of claim 23, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving the voucher from the customer.

26. (Currently Amended) The system of claim 16, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving an electronic file subsequent to ~~the a~~ performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the customer, the identification of the customer obtained by reading an indicia presented by the customer.

Claim 27 (Cancelled).

28. (Original) The system of claim 16, wherein the component for detecting the non-credit behavior of the customer is further configured for using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

29. (Original) The system of claim 16, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

30. (Currently Amended) The system of claim 16, wherein the enterprise comprises at least ~~one~~ one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

31. (Currently Amended) A computer-readable storage medium ~~on which is comprising a stored a set of instructions for managing a financial account for a customer, which when executed by a processor, performs a method for managing a financial account for a customer, the method perform stages comprising: detecting non-credit behavior of the customer, the detected non-credit behavior associated with and benefiting an enterprise;~~

determining a reward associated with the financial account for the customer based on the detected non-credit behavior;

providing an offer to the enterprise, the offer comprising an offer to provide the reward to the financial account for the customer in exchange for the customer to further engage in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer;

soliciting, based upon the contact information, the customer to open the financial account;

notifying the customer of the determined reward; and

opening the financial account based upon a response to the solicitation.

32. (Currently Amended) The computer-readable storage medium of claim 31, further comprising evaluating ~~the a~~ credit risk of the financial account based upon ~~the a~~ frequency at which the non-credit behavior is detected.

33. (Currently Amended) The computer-readable storage medium of claim 32, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than ~~the an~~ interest rate of the financial account prior to the evaluation, a credit limit higher than ~~the a~~ credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

Claims 34 and 35 (Cancelled).

36. (Currently Amended) The computer-readable storage medium of claim 35 31, ~~wherein arranging the relationship with the enterprise further the determined reward~~ comprises providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

37. (Currently Amended) The computer-readable storage medium of claim [[34]] 1, ~~wherein arranging the relationship with the enterprise further comprises comprising:~~

~~making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;~~

~~receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer; and~~

associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

38. (Currently Amended) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the customer further comprises receiving a voucher subsequent to ~~the~~ a performance of the non-credit behavior.

39. (Currently Amended) The computer-readable storage medium of claim 38, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the enterprise.

40. (Currently Amended) The computer-readable storage medium of claim 38, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the customer.

41. (Currently Amended) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the customer further comprises receiving an electronic file subsequent to ~~the~~ a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the customer, the identification of the customer obtained by reading an indicia presented by the customer.

Claim 42 (Cancelled).

43. (Currently Amended) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the customer further comprises using at

least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

44. (Currently Amended) The computer-readable storage medium of claim 31, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

45. (Currently Amended) The computer-readable storage medium of claim 31, wherein the enterprise comprises at least ~~on~~ one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.